



3 Things Your Family Should Know About Health Insurance Reform

#1 – Provides the Largest Middle-Class Healthcare Tax Cut in History

To ensure that American families have access to affordable coverage, the health insurance reform bill provides a refundable tax credit to help middle-class families pay for premiums and other health insurance costs. If you're married with two kids and making \$50,000 a year – but aren't offered insurance through your job – you would be eligible for a tax credit of about \$10,000 to help purchase a plan and pay for medical care. This money would be made available to you up front, so you have it when you need to pay for premiums or care.



Congressman Murphy discusses health reform with Bucks County residents

#2 – Makes Health Insurance Easy to Obtain and Secure

First, insurance companies could no longer turn anyone away because of pre-existing conditions, which can include high blood pressure, arthritis, cancer, or pregnancy. You are guaranteed coverage and furthermore, the insurer cannot charge you higher rates because of your medical history.

Second, insurance companies could not kick someone off their plan when they get sick and need the coverage most. Today, this practice of taking away coverage when someone gets “too sick” is called rescission. It would be illegal under reform, ensuring the security of your coverage.

Third, insurance companies could not impose arbitrary yearly or life-time limits on your benefits, because no one can foresee or control how sick or injured they may get.

#3 – Increases Transparency So Consumers Know What Their Benefits Are and How Much Services Cost

To improve transparency, the reform bill establishes a health insurance exchange where your family or small business can easily compare plan benefits and costs, and purchase the plan that makes sense for them. This one-stop shopping will make the process simpler by requiring insurers to report this information in a streamlined and easy to understand format.